



**Tenants to Homeowners, Inc.**  
2518 Ridge Court, Suite 103, Lawrence, Kansas 66046

To Be Completed by Office Staff

Date Rec'd: \_\_\_\_\_

Time Rec'd: \_\_\_\_\_

Staff Initials: \_\_\_\_\_

## **Senior Rental Program #3**

### **Cedarwood Senior Housing Application Requirements**

ATTENTION: This program is open to anyone 62+ and who makes less than 80% of the median income in Lawrence for the year. The rents in this program are set below Fair Market Rent BUT do not vary based on your specific income. However, we do accept Section 8 vouchers. All units in this program are FOR RENT only. Potential tenants would be responsible for paying all utilities including electric, water and trash.

- ALL PAGES OF THE APPLICATION PACKET MUST BE FULLY COMPLETED.**
- Case Management Disclaimer and Tenant Release and Consent must be signed.
- A copy of all Photo IDs and Social Security cards must be submitted for all household members.
- Three months of the most recent checking account statements and the latest statement for any savings or investment accounts for all adults in the household. All pages of the statements must be provided and statements must have the bank or app logo and the account holders name and address. *Printed screen shots of bank accounts will be rejected.*
- Information for any peer-to-peer accounts (PayPal/Cash App/Venmo) may be requested.
- Current Income Verification must be provided. Acceptable forms:
  - If applicable, 3 months of consecutive pay stubs for each job. Pay stub must show gross wages.
  - If applicable, Social Security/SSDI letter
  - If self-employed, 8 months bank statements showing deposits, and previous year's tax return.

#### **THE APPLICATION PROCESS**

- There is no application fee. We offer application forms to everyone who asks about our rental units, regardless of whether a unit is available.
- Filling out and submitting this application does not guarantee approval or that there is a unit available. If no units are available at the time of submittal, management will hold your application on file for one year and contact you if there is a vacancy.
- Once a unit becomes available, we will contact applicants and request more information to verify income and assets. Management must conduct the proper income eligibility and background checks to approve tenancy.
- We do not schedule tours of a home until an application is fully processed and a unit is offered.

#### **APPROVAL PROCESS: WHAT DO WE LOOK AT?**

- Must be under 80%, 60% or 50% of the Lawrence median income depending on unit's targeted income eligibility.
- Must also have sufficient income/resources to pay rent.
- Criminal History- Applicants with sex offense history will be immediately denied. Other criminal history is evaluated on a case-by-case basis according to our policy.
- Prior Rental History (if applicable)-An eviction in the past 5 years disqualifies the applicant for approval.

# Cedarwood Senior Cottages Rental Application

**Please print legibly. We will not accept incomplete applications.**

Updated 8.1.19

Full Name of Head of Household: \_\_\_\_\_

Current Address: \_\_\_\_\_

E-mail: \_\_\_\_\_ Phone: \_\_\_\_\_

I would like to find a place by this date: \_\_\_\_\_

I currently own a home and plan on selling: Y or N

I am currently in a lease and it expires on this date: \_\_\_\_\_

I am requesting a: 1-Bedroom or 2-Bedroom

Negotiable – please explain: \_\_\_\_\_  
\_\_\_\_\_

I am requesting a unit with a garage: Yes or No

Negotiable – please explain: \_\_\_\_\_

Any other additional information I would like to share pertaining to housing wants or needs: \_\_\_\_\_  
\_\_\_\_\_

## HOUSEHOLD COMPOSITION & CHARACTERISTICS

Member's Name	Relationship to of Household	Dates of Birth	Age	Sex	Social Security Number (SSN)

## PETS (IF ANY)

*Only 1 approved pet is allowed at Cedarwood Cottages*

Species (dog, cat, etc.)	Breed	Weight	Age

## RESIDENTIAL HISTORY

**Required:** Past 5 years of residential history and at least one previous landlord who is not a relative. If you do not have a previous landlord in the past 5 years, please list a personal reference on the designated personal reference line.

CURRENT Landlord/Property Name: \_\_\_\_\_

Address with Apt. #: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Landlord phone: \_\_\_\_\_ Landlord Email: \_\_\_\_\_

Rent Amount: \$ \_\_\_\_\_ per month      Dates rented: \_\_\_\_\_ to \_\_\_\_\_

PREVIOUS Landlord/Property Name: \_\_\_\_\_

Address with Apt. #: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Landlord phone: \_\_\_\_\_ Landlord Email: \_\_\_\_\_

Rent Amount: \$ \_\_\_\_\_ per month      Dates rented: \_\_\_\_\_ to \_\_\_\_\_

2<sup>ND</sup> PREVIOUS Landlord/Property Name: \_\_\_\_\_

Address with Apt. #: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Landlord phone: \_\_\_\_\_ Landlord Email: \_\_\_\_\_

Rent Amount: \$ \_\_\_\_\_ per month      Dates rented: \_\_\_\_\_ to \_\_\_\_\_

### If you do not have a recent landlord reference, list (3) Personal References:

1. Name: \_\_\_\_\_ Contact Information: \_\_\_\_\_

2. Name: \_\_\_\_\_ Contact Information: \_\_\_\_\_

3. Name: \_\_\_\_\_ Contact Information: \_\_\_\_\_

**GENERAL QUESTIONNAIRE (PLEASE CIRCLE ONE ANSWER)**

1. Are you or any members of your household currently receiving housing assistance? Yes **or** No

If yes, list source of assistance: \_\_\_\_\_ City/State: \_\_\_\_\_

2. Have you ever been convicted of a criminal offense? Yes **or** No

If yes, Offense: \_\_\_\_\_ City/State: \_\_\_\_\_

3. Are you or any members of your household subject to the State Sexual Offenders Registration?  
Yes **or** No

If yes, list the **City/State** where the offense occurred: \_\_\_\_\_

4. Have you or any members of your household ever been evicted? Yes **or** No

If yes, Property/Landlord Name: \_\_\_\_\_ City/State: \_\_\_\_\_

5. Will the apartment for which you are applying be the family's only residence? Yes **or** No

6. Do you or any members of your household require special accommodations to live in the unit?  
Yes **or** No

7. Do you expect any changes in the household composition in the next 12 months? Yes **or** No

8. Do you own equity in real estate, rental property, land contracts/contract for other deeds or other  
real estate holdings or capital investments? Yes **or** No

If Yes, provide the type and value: \_\_\_\_\_

**INCOME VERIFICATION:**

Employment Income (Please list the last three years of employment history):

Applicant Name(s)	Employer Name	Start Date	End Date	Position	Monthly \$ Gross Income

Other Household Income: SSI, SSDI, Pension, Benefits, etc.

Applicant Name(s)	Source of Income	Monthly \$ Gross Income

Assets: Checking, Savings, Retirement Funds, Investments, Life Insurance, peer to peer accounts, etc.

Applicant Name(s)	Name of Financial Institution	Type of Asset	Asset Cash \$ Value

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Vehicle(s)

Make	Model	Color	License Plate #

**GROUNDNS FOR DENIAL OF THE APPLICATION**

This application must be signed by all adults who will occupy the apartment before it can be considered. In compliance with the FAIR CREDIT REPORTING ACT this notice is to inform you that the processing of this application includes but is not limited to making any inquiries deemed necessary to verify the accuracy of the information herein, including procuring consumer credit reporting agencies and obtaining credit information from other credit institutions.

Additionally, I authorize all corporations, companies, creditors, landlords, law enforcement agencies, financial institutions, academic institutions, and current employers to release information they may have about me and release them from any liability and responsibility from doing so.

_____	_____	_____	_____
Head of Household	Date	Co-head of Household	Date
_____	_____	_____	_____
Household Member	Date	Household Member	Date

**It is the policy of Tenants to Homeowners to provide services without regard to race, color, national origin, ancestry, age, sex, sexual orientation, familial status, gender identity, physical handicap or disability.**

TTH, Inc. owns and operates this property. Our mission is to create affordable housing opportunities in Lawrence. For this reason, we aim to keep these rentals below fair market rent. We are also pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are not barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. TTH, Inc. complies with and bases its policies on the Kansas Landlord Tenant Law.

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**For Management Use Only**

Gross Annual Income: (If the total value of all assets above exceeds \$5,000 – multiply the total value of assets by .06% and list the amount below under gross annual income)

**Pay Stub Total:** Applicant 1 \_\_\_\_\_ Applicant 2 \_\_\_\_\_

**Other Household income:** Applicant 1 \_\_\_\_\_ Applicant 2 \_\_\_\_\_

**Asset Total:** Applicant 1 \_\_\_\_\_ Applicant 2 \_\_\_\_\_

**Total Gross Annual Household Income:** \$ \_\_\_\_\_

**Percentage of Median Income:** % \_\_\_\_\_

## Cedarwood Case Management Disclaimer

Tenants to Homeowners, Inc. is the property manager of the Cedarwood Senior Cottage Units. TTH, Inc. acts solely as the property manager and does not provide or claim to provide any case management or additional supportive housing services for the tenants or prospective tenants of said properties. If you are not capable of living independently, need assisted living or supportive housing arrangements please notify staff and we will provide you with a list of assisted and supportive living facilities in Lawrence. If you are currently working with case management representatives, staff is willing to communicate with your case management representatives to contribute to your independent living success. However, it is not the responsibility of TTH staff to ensure your success. Please make certain you are working diligently with your case managers to ensure that you are able to fulfill your tenant responsibilities without additional case management from the landlord.

If you do not have case management and think you might need case management to help with various life functions, staff can provide you with a list of local social service agencies in Lawrence. Tenants are responsible for following all terms of the lease, including paying rent on time and maintaining a clean unit. If the tenant is not capable of maintaining a clean unit on their own, the tenant is responsible at the tenant's cost, for hiring cleaning services as necessary to ensure the unit can pass all funder inspections. Tenants are responsible for their actions and the actions of their caregivers, caseworkers, guests etc. TTH, Inc. is a not-for-profit organization and does not currently staff a case manager or counselor and does not have the capacity to do so. If we determine the tenant is not fulfilling their responsibilities as required in their lease (for example: taking care of the property, keeping the unit clean, and not disturbing the peaceful enjoyment of other tenants, etc.), or we determine that the tenant requires an above average amount of the landlord's time and limited resources to understand and follow the rules of their lease, this is a cause for lease termination.

I have read the case management disclaimer provided to me and understand my responsibilities as a tenant of Cedarwood Senior Cottage Properties.

1st Applicant \_\_\_\_\_ Date \_\_\_\_\_

2<sup>nd</sup> Applicant \_\_\_\_\_ Date \_\_\_\_\_

Case Manager \_\_\_\_\_ Date \_\_\_\_\_  
(If applicable)

Property Manager \_\_\_\_\_ Date \_\_\_\_\_

## Tenant Release and Consent

I/We \_\_\_\_\_, the undersigned hereby authorize all persons or companies in the categories listed below to release information regarding employment, income and/or assets for purposes of verifying information on my/our apartment rental application to Tenants to Homeowners, Inc. I/we authorize release of information without liability to Tenants to Homeowners, Inc.

### INFORMATION COVERED

I/We understand that previous or current information regarding me/us may be needed. Verifications and inquiries that may be requested include, but are not limited to:

- Personal identity
- Employment
- Income and assets
- Medical or child care allowances

I/We understand that this authorization cannot be used to obtain any information about me/us that is not pertinent to my eligibility for and continued participation as a Qualified Tenant. GROUPS OR INDIVIDUALS THAT MAY BE ASKED The groups or individuals that may be asked to release the above information include, but are not limited to:

- Past and Present Employers Previous Landlords (including Public Housing Agencies)
- Support and Alimony Providers
- Welfare Agencies
- State Unemployment Agencies
- Social Security Administration
- Medical and Child Care Providers
- Veterans Administration
- Retirement Systems
- Banks and other Financial Institutions

### CONDITIONS

I/We agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file and will stay in effect for a year and one month from the date signed. I/We understand, I/we have a right to review this file and correct any information that I/we can prove is incorrect.

### SIGNATURES

\_\_\_\_\_  
Applicant/Resident (Print Name) Date

\_\_\_\_\_  
Co-Applicant/Resident (Print Name) Date





# Senior Housing Options

Confused by all the different senior living options available? Whether you're looking for yourself or a loved one, this guide to senior citizen housing will help you make the best choices.

## Assessing your senior housing options

Aging is a time of adaptation and change and planning your future housing needs is an important part of ensuring that you continue to thrive as you get older. Whether your search for senior housing is prompted by a serious medical condition or the desire for a lifestyle change, finding the right place to live can be challenging and stressful for both you and your family. However, the earlier you assess your current needs and how those needs may evolve over time, the more choices and control you'll have.

Of course, every older adult is different, so the senior housing choice that's right for one person may not be suitable for you. The key to making the best choice is to match your housing with your lifestyle, health, and financial needs.

This may mean modifying your own home to make it safer and more comfortable, or it could mean moving to a housing facility with more support and social options available on site. It could even involve enrolling in a network of like-minded people to share specialized services, or moving to a retirement community, an apartment building where the majority of tenants are over the age of 65, or even a nursing home.

By learning about the different types of senior housing available, you can make the choice that's right for you and ensure you enjoy a happy, healthy, and fulfilling home environment as you age.

## **Assisted living facility, retirement community, or independent living?**

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The names of the different types of senior living facilities and housing options can sometimes be confusing, as the terminology can vary from region to region. For example, the term "assisted living" can mean one thing in one state or country and something slightly different elsewhere.

However, in general, the different types of senior housing vary according to the amount of support offered for the activities of daily living and medical care. When

researching a senior housing option, make sure it covers your required level of care and that you understand exactly what facilities are offered and how much they'll cost.

## ***What is a Continuing Care Retirement Community?***

Continuing Care Retirement Communities (CCRCs) are senior housing facilities that include independent living, assisted living, and nursing home care in one location. This enables older adults to stay in the same general area as their housing needs change over time.

CCRCs normally come with a cost for buying a unit in the community, as well as monthly fees that increase as you require higher levels of care. They also allow spouses to remain close to one another even if one requires a higher level of care.

### Senior housing option 1: Aging in place

Staying in your own home as you age has the advantage of keeping you in a familiar place where you know your neighbors and the community. You can take advantage of home care services and make home repairs or modifications to make your life easier and safer.

Aging in place may be a good option if:

- You have a close network of nearby family, friends, and neighbors.
- Transportation is easily accessible, including alternate transportation to driving.
- Your neighborhood is safe.
- Your home can be modified to reflect your changing needs.
- Home and yard maintenance is not overwhelming.
- Your physical and medical needs do not require a high level of care.
- You fall within the geographical confines of an integrated community, such as a “village” or NORC (Naturally Occurring Retirement Community).

## *The village concept of senior housing*

A “village” or NORC can range from a single age-integrated apartment building to a housing complex or an even wider community of one- or two-family homes.

Members of the “village” can access specialized programs and services. These may include transportation to the grocery store, home health care, or help with household chores, as well as a network of planned social activities with other village members.

### 2: Independent living

**Independent living** is simply any housing arrangement designed exclusively for older adults, usually those aged 55 and over. Housing varies widely, from apartment-style living to freestanding homes. In general, the housing is friendlier to seniors, often being more compact, with easier navigation and no maintenance or yard work to worry about.

While residents live independently, most communities offer amenities, activities, and services. Since independent living facilities are aimed at older adults who need little or no assistance with the activities of daily living, most do not offer medical care or nursing staff. As with regular housing, though, you can hire in-home help separately as required.

Independent living may be your best choice if:

- You see needing only minor assistance with activities of daily living.
- You’d like a place that does not require a lot of maintenance and upkeep.
- You like the idea of socializing with peers and having activity options nearby.

### 3: Assisted living facilities

**Assisted living** is a residential option for seniors who want or need help with some of the activities of daily living—things like cooking meals, getting to the bathroom in the middle of the night, keeping house, and traveling to appointments.

Assisted living facilities offer the safety and security of 24-hour support and access to care. Day or night, help is only a phone call away. However, privacy

and independence are encouraged. A good facility will develop a personalized plan that meets your needs and accommodates your disabilities, while giving you the freedom to do what you can for yourself.

An assisted living facility may be a good choice if:

- You need more personal care services than are feasible at home or in an independent living retirement community.
- You don't need the round-the-clock medical care and supervision of a nursing home.

## 4: Nursing homes

**Nursing homes** provide what is called custodial care, including getting in and out of bed and providing assistance with feeding, bathing, and dressing. However, nursing homes differ from other senior housing facilities in that they also provide a high level of medical care. A licensed physician supervises each patient's care and a nurse or other medical professional is almost always on the premises.

A nursing home may be a good choice if:

- Both your medical and personal care needs have become too great to handle at home or in another facility. This may be due to a recent hospitalization, or a chronic illness which has gradually been worsening.
- You need a higher level of care temporarily after a hospitalization, but it's anticipated you will be able to return to home or another facility after a period of time.

## Choosing the best senior housing option for you

When deciding on the senior housing plan that's right for you, it's important to consider not only the needs you have now but also those you may have in the future.

### **What are your senior housing needs?**

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**Physical and medical needs.** As you age, you may need some help with physical needs, including *activities of daily living*. This could range from shopping, cleaning, cooking, and looking after pets to intensive help with bathing, moving around, and eating. You or a loved one may also need increasing help

with medical needs. These could arise from a sudden injury or illness, such as a heart attack or stroke, or a more gradual condition that slowly needs more and more care, such as [Alzheimer's disease](#).

**Location and accessibility.** Even if you are completely independent at this time, circumstances can change. It pays to think a little about the accessibility of your current location and home. For example, how far is your home from shopping, medical facilities, or other services? If you can no longer drive, what kind of transportation access will you have? Can your home be easily modified? Does it have a lot of steps or a steep hill to navigate? Do you have a large yard that needs to be maintained?

**Home maintenance.** If you're living alone, your current home may become too difficult or too expensive to maintain. You may have health problems that make it hard to manage tasks such as housework and yard maintenance that you once took for granted.

**Social and emotional needs.** As you age, your social networks can change. Friends or family may not be as close by, or neighbors can move or pass on. You may no longer be able to continue driving or could lose access to public transportation, preventing you from regularly meeting up with family and friends. Or perhaps you simply want to expose yourself to more social opportunities and avoid becoming isolated and housebound.

**Financial needs.** Modifying your home or securing long-term care can both be expensive. Therefore, balancing the care you need with where you want to live requires careful evaluation of your budget. Making a budget with anticipated expenses can help you weigh the pros and cons of your situation.

### ***Need a professional assessment?***

Geriatric care managers can provide a housing assessment as well as assistance with managing your circumstances, whether that involves interviewing in-home help or assisting with placement in an assisted living facility or nursing home.

### **Preparing yourself for a housing change**

Whether you're considering home care services or relocating to a retirement home or other facility, planning your future housing needs often runs hand-in-hand with facing up to some loss in your level of independence. Understandably, the prospect of losing independence can be overwhelming for many older adults. It can bring with it feelings of shame, embarrassment, fear, confusion, and anger.

It's important to remember that you're not alone in this. Most of us over the age of 65 will require some type of long-term care services. And there's nothing to be ashamed about in admitting you need more help than you used to. After all, we've all had to rely on others at some point during our adult lives, be it for help at work or home, vehicle repairs, professional or legal services, or simply moral support. For many of us, independence is recognizing when it's time to ask for help.

### **Coming to terms with changes in your level of independence**

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It's normal to feel confused, vulnerable, or even angry when you realize you can't do the things you used to be able to do. You may feel guilty at the prospect of being a burden to family and friends, or yearn for the way things used to be. By acknowledging these feelings and keeping your mind open to new ways to make life easier, you'll not only cope with your change in situation better but may also be able to prolong other aspects of your independence for longer.

**Communicate your needs with family and loved ones.** It's important to communicate with family members your wishes and plans, and listen to their concerns. For example, long distance family members might think it's better for you to move close by so that they can better coordinate your care, while you might not want to uproot yourself from your community and friends. Similarly, just because you have family close by does not automatically mean they will be able to help with all your needs. They may also be balancing work, children, and other commitments. Clear communication from the outset can help avoid misunderstandings or unrealistic assumptions.

**Be patient with yourself.** Losses are a normal part of aging and losing your independence is not a sign of weakness. Allow yourself to feel sad or frustrated about changes in your housing situation or other aspects of your life without beating yourself up or labeling yourself a failure.

**Be open to new possibilities.** Your loved ones may offer suggestions about senior housing options or other ways to make your life easier. Rather than dismissing them out of hand, try to keep an open mind and discuss the possibilities. Sometimes, new experiences and situations can lead to you developing new friendships or finding new interests you'd never considered before.

**Find a way of accepting help that makes you comfortable.** It can be tough to strike a balance between accepting help and maintaining as much of your independence as possible. But remember that many people will feel good about helping you. If it makes it easier, offer to trade chores. For example, you can sew

on buttons in exchange for some heavy lifting or cleaning chores. Or return other people's help by "paying it forward." Volunteer your time to help or teach others, while at the same time expanding your own social network.

**Reference and for more information visit:**

**<https://www.helpguide.org/articles/alzheimers-dementia-aging/senior-housing.htm>.**